INDEX TO VOLUME XLVI.

A

ACCIDENT Companies, Denouncing the Anonymous Circular, Business of Some, 192
Accident Companies Entitled to the Consideration of Stock Companies, Assessment, 192
Accident Companies, Regarding Exorbitant Claims on, 25
Accident Companies Reporting No Liabilities When Suits are Pending Against Them, 271
Accident Companies to Report Amount in Force, Error in Requiring, 359
Accident Insurance Case, An, 145
Accident Policies, Illustrating the Vagueness of Some, 97
Accident Policies, On the Construction of, 138
Accident, Sunstroke Not An, 373
Actuarial Society, On the Secrecy Attending the Meeting of the, 311
Actuarial Society of America, Annual Meeting of the, 306
Ætna Life, Notice of the, 92
Agents, About Stealing, 1
Alabama, Fire Insurance in 1890 in, 109
Alabama, Life Assurance in 1890 in, 185
Alexander, W. A., The Fidelity and Casualty and, 204
American Casualty Insurance and Security Company, Notice of the, 134
American Casualty Insurance and Security, What Classes of Business May be Done by the, 161
American Casualty Insurance and Security, Probable Admission to New York of the, 138
American Casualty May Transact One Class of Business in New York, The, 324
American Casualty Insurance and Security vs. Commissioner Fyler, Decision in the Case of the, 26, 34
American Employers Liability Not Admitted to New York? Why is the, 393
American Employers Liability, Notice of the, 218
American Surety Company's Bond Unfounded, Objection to, 209
American Surety, Notice of the, 54
American Life, Sentence of Three of the Wreckers of the, 178
American of Philadelphia, Notice of the, 54
Amount in Force, Error in Requiring Accident Companies to Report, 359
Anti-Discrimination Law of New York, Action of the, 323
Anti-Rebate Law, First Conviction in New York State Under the, 271
Argentine Republic Imposes Heavy Taxes on Foreign Insurance Companies, 28
Arizona Fire Insurance in 1890 in, 226
Arizona, Life Assurance in 1890 in, 254
Arkansas, A New Insurance Law in, 223
Arkansas Bill, Origin of the, 235
Arkansas, Bonds Filed by Fire Insurance Companies in, 359
Arkansas, Fire Insurance in 1890 in, 108
Arkansas, Life Assurance in 1890 in, 205
Armstrong's Luck, Another Instance of, 311
Armstrong, P. B., At Washington During the Sessions of the Southeastern Tariff Association, 223
Armstrong, P. B., Losses on Insurance Against Abnormal December Losses, 11
Armstrong Trio, Losses of the, 375
Armstrong Trio, Notice of the, 50, 51
Assessment Endowment Orders, 325
Assessment Insurance in Ohio, 267
Assessment Life Associations, Business in 1890 of 145, 206, 367.
Assessment Life Associations, Comment on the Exhibit of, 360
Assets of Insurance Companies, Decrease in Market Value of, 77
Atwood, K. C., of the Preferred Mutual Accident, Charges Made by J. R. Pitcher of the United States Mutual Accident Against, 306
Australasia, Life Assurance Companies of, 240
Austria, Heavy Losses in, 241

B

BALTIMORE, Fire Insurance Premiums in 1890 in, 241
Bamberger, Bloom & Co. Adjustment, Regarding the, 59
Bamberger, Bloom & Co.-Armstrong Controversy, Settlement of the, 77
Bartholomew, Sentence of Ex-President, 25
Barton, S. E., Arrest in Atlanta of, 162
"Big Injun" Cannot Compel Commissioner Fyler to Admit it to Connecticut, The, 347
Births in European Countries, 186
Bloom & Co., W. P., About the Buckeye Mutual, Letter From, 32
Book Values of Fire Insurance Companies' Stocks, Table of, 112
British America, Notice of the, 93
Broadway Fire, Notice of the, 36
Brooklyn Life, Notice of the, 268
Buckeye Mutual, Letter From W. P. Bloom & Co. About the, 32
Building Law for the Various States, Convention to Consider a Uniform, 247
Buildings, Numerously Tenanted, 316
Burlington, Notice of the, 115

C

CALEDONIAN of Scotland to Insure Lives Without Medical Examination, 210
California and Union Insurance Companies Denied, Report of Amalgamation of the, 290
California, Fire Insurance in 1890 in, 67
California, Life Assurance in 1890 in, 70
Canada, Fire Insurance in 1890 in, 110
Canada, Life Assurance in 1890 in, 319
Canada Life, Notice of the, 268
Casualty Insurance, 17, 48, 85, 127, 162, 197, 231, 265, 290, 316, 348, 364, 392
Chicago Guaranty Fund Life Society, Denial From, 5
Chronicle and the New York Fire Patrol, The, 336
Chronicle" and the Fire Patrol, "The, 349
Chronicle's Tirade Against the Fire Patrol, The, 371
Cincinnati Underwriters, Notice of the, 115
Citizens of Canada and the Laning Claims, The, 315
Citizens of Montreal, Inquiry Regarding the, 278
Citizens of Montreal, Notice of the, 332
City Fire of New York, Retirement of the, 97
City of London Fire, Notice of the, 72
Club, Organization of the Insurance, 268
Coast Review Caught in a Trap, The, 19
Cohen, Jacob, Termination of Libel Suit of,
Colorado, Fire Insurance in 1890 in, 208
Colorado, Life Assurance in 1890 in, 240
Color Line in Life Assurance, The, 119
Columbia Fire and Marine of New Albany, Miss., Letter Regarding the, 5
Columbia Fire and Marine of Portland, Ore., Notice of the, 150
Commercial Fire of Montgomery, Notice of the, 256
Commercial Union of London, Notice of the, 55
Commission Question in Texas, The, 371
Commission Question in Texas, Communication on the, 378
Commissions by the Mutual Life, Regarding Reduction of, 11
Commissions in Life Assurance, Reducing, 51
Commissions in Life Assurance Should be Reduced, 11
Commissions to Agents, the Mutual Announces a Reduction of, 1
Commonwealth of Decatur Makes an Assignment, The, 78
Commonwealth Mutual, Letter from the Secretary of the, 127
Concurrent Condition, A, 145
"Concurrent Insurance," 102
Confederation Life, Notice of the,
Conference of Underwriters, Architects and Fire Engineers to Consider Building Laws, Report of the, 252
"Conflagrations in Cities," by C. J. H. Woodbury, Extracts from, 68
Connecticut, Fire Insurance in 1890 in, 130
Connecticut Insurance Department, Extracts from Report of the, 170, 171
Connecticut Life and Accident Report, Extracts from the, 242
Connecticut, Life Assurance in 1890 in, 217
Connecticut Life Underwriters Association, Annual Meeting and Banquet of the, 163
Connecticut Mutual Life, Notice of the, 133
Consolidated Mutual Fire of Chicago, Examination of the, 7
Consolidated Mutual of Chicago Makes an Assignment, The, 78
Contending for a Risk, A New York and a Boston Broker, 5
Continental and the Texas Commission Question, The, 331
Conventions of Life and Accident Underwriters in Session at Detroit and Minneapolis, 371
Cooper, D. B., on Reform in Life Assurance, 48
Cooper, D. B., Referring to Communication from, 41
Correspondence Between D. H. Wells and Sheppard Homans, 126
Correspondence—See also Notes En Route
Correspondence from Albany, 30, 42, 62, 80, 99, 121, 139, 155, 179, 194, 211, 227, 249, 263, 273, 286, 302
Correspondence from Atlanta, 44, 63, 140, 193, 274, 328
Correspondence from Augusta, Me., 195
Correspondence from Boston, 123, 195, 213, 264
Correspondence from Canada, 14, 82, 141, 213
Correspondence from Chicago, 4, 16, 45, 64, 81, 102, 125, 144, 160, 182, 197, 212, 230, 251, 268, 275, 288, 305, 314, 329, 341, 362, 376, 391
Correspondence from Cincinnati, 274
Correspondence from Cleveland, 45, 181, 195, 339
Correspondence from Dallas, Tex., 4
Correspondence from Detroit, 387
Correspondence from Frankfort, 350
Correspondence from Great Britain, 43, 156
Correspondence from Harrisburg, 193, 228, 262, 303, 314, 342, 352, 386
Correspondence from Hartford, 16
Correspondence from Illinois, 142, 178, 263, 330
Correspondence from Kansas, 340
Correspondence from Kansas City, 194, 280, 274, 287, 363
Correspondence from Kentucky, 14
Correspondence from London, 226, 338
Correspondence from Macon, Ga., 196
Correspondence from Maine, 79, 158, 250, 287
Correspondence from Massachusetts, 82
Correspondence from Michigan, 314
Correspondence from Minnesota, 31, 83, 123, 159, 213, 275, 288, 352, 376
Correspondence from Missouri, 155
Correspondence from Montreal, 15, 339
Correspondence from Nebraska, 43, 64
Correspondence from New England, 327
Correspondence from New Orleans, 351, 376
Correspondence from Pennsylvania, 13, 62, 81, 101, 122, 157, 386
Correspondence from Philadelphia, 31, 65, 84, 125, 142, 180, 197, 231, 251, 276, 301, 304, 328, 342, 364
Correspondence from Rochester, 228
Correspondence from St. Louis, 80
Correspondence from South Dakota, 196
Correspondence from Texas, 121, 144, 276, 286
Correspondence from Vermont, 352
Correspondence from Washington, D. C., 229
Correspondence from the West, 16, 32, 46, 124, 157, 229, 250

D

DAVIS, Dr. John, Death of, 7
Delaware, Life Assurance in 1890, 254
Demoralization of Business Owing to the Farmers Alliance and Endowment Associations, 371
District of Columbia, Fire Insurance in 1890 in, 236
District of Columbia, Life Assurance in 1890 in, 254
Drowning Not Hereditary, 20
Dubuque Underwriters Object to Overhead Writing, 278
Durland's, J. H., Company, An Injunction Obtained Against, 119
Durland's, J. H., Company, Expose of the Plan of, 59
Durland's, J. H., Company to be Closed up, 98
DuVal & Co., E. B., Resigned Their Agency, Why, 47

E

ELEVATOR Hazards, 47
Embezzlement, The Amount of W. V. Harper's, 48
Endowment Associations, Assignment of Two, 283
Endowment Associations to be Crushed in Missouri, 119
Endowment Assurance in New York, Assessment Associations Must Not Transact, 12
Endowment Business of the Massachusetts Companies, 191
Endowment Concerns, Action of Commissioner Harvey of New Jersey Against the Assessment, 311
Endowment Swindles, Regarding Assessment, 397
Equitable Endowment Company of Washington, Experience of the, 247
Equitable Life, Denial of a Misstatement Regarding the, 260
Equitable Life in the West, The, 21
Equitable Life of New York, Notice of the,
Equitable of Meridian, Regarding the Statement of the, 283
Expenses in Fire Insurance, Communication on, 102
Exposure of Southern Newspaper Methods, 209

115915

F

FACKLER, D P., Offers Prizes for Essays on Legislation, 266
Fairmount Fire of Philadelphia, The, 359
Farmers and the Insurance Companies, The, 97
Fidelity and Casualty and Mr. Alexander, 204
Fidelity and Casualty, Election of the, 19
Fidelity and Casualty, Notice of the, 71
Fidelity and Casualty, Report of the Examiners on the, 49
Fidelity and Casualty, Result of the Examination of the, 42
Fidelity and Casualty, Result of the Minnesota Examination of the, 205
Fidelity and Casualty, Results of the Technical Impairment of the, 138
Fire Association Gobbles the Western Manufacturers Mutual of Chicago, 18
Fire Insurance by States, Note on the Compilation of, 177
Fire Insurance by States—
- Alabama, 109
- Arizona, 236
- Arkansas, 108
- California, 67
- Canada, 110
- Colorado, 203
- Connecticut, 130
- District of Columbia, 236
- Florida, 236
- Georgia, 236, 267
- Idaho, 237
- Illinois, 131, 132
- Indiana, 202
- Iowa, 105
- Kansas, 90
- Kentucky, 129
- Louisiana, 68, 108
- Maine, 105
- Maryland, 91
- Massachusetts, 130
- Michigan, 119
- Minnesota, 147
- Mississippi, 237
- Missouri, 168
- Montana, 237
- Nebraska, 109
- Nevada, 237
- New Hampshire, 107
- New Jersey, 185
- New Mexico, 237
- New York, 107
- North Carolina, 228
- North Dakota, 238
- Ohio, 104
- Oregon, 238
- Pennsylvania, 106, 170
- Rhode Island, 147
- South Carolina, 239
- South Dakota, 169
- Tennessee, 148
- Texas, 90, 111, 201
- Utah, 239
- Vermont, 239
- Virginia, 238
- Washington, 202
- West Virginia, 133
- Wisconsin, 91
- Wyoming, 203, 204

Fire Insurance Companies for 1890, Some Extracts from the Statements of, 52
Fire Insurance in France in 1889, 240
Fire Insurance Premiums in Baltimore in 1890, 241
Fire Insurance Premiums in Boston, Last Six Months of 1890, 163
Fire Insurance Premiums in New York City, Last Six Months 1890, 172
Fire Insurance Rates, Some, 200
Fire Insurance Stocks and Dividends, 40, 152, 358
Fire Losses, Epidemic of Small, 209
Fireproof Building in Minneapolis, Burning of a, 153
Fire Sometimes a blessing in Disguise, 25
Fires at Syracuse, Large, 191
Florida, Fire Insurance in 1890 in, 236
Florida, Life Assurance in 1890 in, 241
Foreign Fire Companies in the United Kingdom, 113
France, Fire Insurance in 1889 in, 240
Fraudulent Fraternal Benefit Leagues, 20

G

GAINS of Policyholders in Life Assurance, 2
Galveston Risks Written in New York at Cut Rates, 85
General vs. Local Agents in Texas, 377
Georgia, Fire Insurance in 1890 in, 236, 267, 267
German-American, Notice of the, 35
Germania of Cincinnati, Retirement of the, 97
Germania of New York, Notice of the, 73
Glens Falls, Notice of the, 53
Gossip from Abroad, 350
Grinnell, Frederick, Regarding Incomplete Sprinkler Equipments, 47
Grip Losses for the Life Companies, 335
Guarantee Company of North America, Notice of the, 134
Guardian of London and Morality in Underwriting, 247

H

HAND-BOOK of Assessment Insurance, Comparison of Report of Executive Committee of National Convention with the, 20
Harper, E. B., and "Our Presidents," 291
Harper, E. B., Letter from Commissioner Merrill Referring to the Attack of The London Review on, 42
Harper, E. B., Not to Blaine this This Time, 49
Hartford Fire, Notice of the, 53
Harvey, G. B. M., as Insurance Commissioner of New Jersey, Appointment of, 191
Hatch, A. E., Denies the Allegation, 161
Hatch, A. E., of Baltimore, More About, 316
Hatch, Clark W., Attempts to Defraud the Travelers 114
Hatch, Clark W., The Case, of, 348
"The Hermit," At His Old Tricks again, 311
"The Hermit's" Communication to Frank Leslie's Newspaper Criticised, 119
"The Hermit," Criticisms of the Methods of Frank Leslie's Insurance Writer, 271
Hibernia of New Orleans, Reduction of Capital of the, 1
Homans, Sheppard, Correspondence Between D. H Wells and, 126
Homans, Sheppard, on the Investment Feature of Life Insurance, 111
Homans, Sheppard, Protests Against the Appointment of J. F. Pierce, 113
Homans, Sheppard, to D. H. Wells, 145
Home Fire of New York, Notice of the, 54
Home Life, Notice of the, 134
How Much Was the Estate "Out" on a Lapsed Policy? 145
Hyde, H. B., and Comments on Some Letters to Presidents of Life Companies from, 1

I

Idaho, Fire Insurance in 1890 in, 237
Idaho, Life Assurance in 1890 in, 254
Illinois, Fire Insurance in 1890 in, 131, 132
Illinois, Life Assurance in 1890 in, 185
Incendiaries in New York and Brooklyn, 210
Index Prepared for THE SPECTATOR for 1890, 11
Indiana, Fire Insurance in 1890 in, 202
Indiana, Life Assurance in 1890 in, 254
Indiana, Reinsurance in Unauthorized Companies Prohibited in, 199
Indians, Some Very Good, 69
Individual Underwriters Should be Treated as Corporations, 153
Individual Underwriters Should be Under State Supervision, 60
Industrial Assurance, 6, 33, 66, 103, 146, 188, 216, 252, 305, 330, 355, 379
Industrial Insurance, The Magnitude of, 224
Institute of Actuaries, Examination for Admission to the, 347
Insurance and Banking Department to be Created in New Jersey, An, 119
Insurance Club, Organization of the, 208
Insurance Contract in Law, Lecture by Charles A. De Courcy on the, 27
Insurance Journals, Two Alleged, 368
Insurance in Russia, 241
Insurance Legislation in Kansas, 107
Insurance Legislation, On, 312
Insurance Press, T. S. Chard on the, 380
Interest Earnings, Relating to, 209
Interest of British Life Offices, 280
Interest Question, Letter from Walter C. Wright on the, 215
Investment Feature in Life Assurance, The, 60
Investment Feature of Life Insurance, Sheppard Homans on the, 111
Iowa, Fire Insurance in 1890 in, 105
Iowa, Life Assurance in 1890 in, 185
Irish-Americans Bad Risks, 347

K

KANSAS, Fire Insurance in 1890 in, 90
Kansas, Life Assurance in 1890 in, 167
Kellogg, Henry, Obituary Notice of, 61
Kenton of Covington, Retirement of the, 97
Kentucky and Tennessee Business, Communication on, 65
Kentucky and Tennessee, Letter from "Facts" on Tariffs in, 214
Kentucky and Tennessee, Letter from "Wakeful" on Fire Insurance in, 160
Kentucky, Fire Insurance in 1890 in, 129
Kentucky Insurance Report, Extracts from the, 308
Kentucky, Life Assurance in 1890 in, 217

L

LANCASHIRE, The Technical Impairment in Massachusetts Made Good by the, 223
"Law of Life Insurance" by Frederick H. Cook, The, 360
Laws in New York, Proposed, 99
Legislation Against Race Distinction in Life Assurance, 77
Legislation, Anti-Insurance, 11
Legislation in Argentine Republic, Oppressive Insurance, 41
Legislation in New York, Pending, 283
Level Premium Life Company, A New, 365
Liberty, Notice of the, 53
Life and Accident Business in Connecticut, 242
Life Associations, Business in 1890 of 145 Assessment, 366, 367
Life Assurance by States—
- Alabama, 185
- Arizona, 254
- Arkansas, 205
- California, 70
- Canada, 319
- Colorado, 240
- Connecticut, 217
- Delaware, 254
- District of Columbia, 254
- Florida, 241
- Georgia, 267
- Idaho, 254
- Illinois, 185
- Indiana, 254
- Iowa, 185
- Kansas, 167
- Kentucky, 217
- Louisiana, 184
- Maine, 133, 167
- Maryland, 133, 217
- Massachusetts, 319
- Michigan, 217
- Minnesota, 332
- Mississippi, 255
- Missouri, 218
- Montana, 254
- Nebraska, 184
- Nevada, 254
- New Hampshire, 255
- New Jersey, 204
- New Mexico, 254
- New York, 173, 184
- North Carolina, 255, 319
- North Dakota, 255
- Ohio, 241, 398
- Oregon, 254
- Pennsylvania, 204
- Rhode Island, 185
- South Carolina, 255
- South Dakota, 167, 267
- Tennessee, 255
- Texas, 217
- Utah, 255
- Vermont, 240
- Virginia, 255
- Washington, 256
- West Virginia, 255
- Wisconsin, 185
- Wyoming, 217

Life Assurance Comment, 3, 28, 29, 61, 78, 353
Life Assurance Companies of Australasia, 240
Life Assurance Companies, Some Extracts from the Statements of, 114
Life Assurance in 1890, 225.
Life Assurance in Canada, 115
Life Assurance in Great Britain, 226
Life Assurance in New York, 115
Life Assurance Legislation that Needs Watching, 292
Life Assurance Reform, The Meeting to Consider, 121
Life Assurance Territory, Communication on Division of 161
Life Assurance, Thirty Years in, 298, 299, 300
Life Assurance Without Medical Examination, 210
Life Companies in Foreign Countries, American, 248
Life Company, A New Level Premium, 365
Life Indemnity and Investment, Notice of the, 54
Life Insurance Association of N. Y., Comment on Banquet of the, 154
Life Insurance Association of N. Y., Report of Annual Meeting and Banquet of the, 163, 164, 165, 166.
Life Insurance Companies, Bill Introduced in New York Legislature to Limit Salaries Paid by, 130
Life Insurance Companies, Report of the Meeting of Representatives of, 128
Life Insurance in a New Light, 35
Life Insurance is Doing, What, 315
Life Insurance Policyholders Pocket Index, Issue of the, 259
Life Tables, On the Construction of, 52
"Lightning Agents," Don't Believe All You Hear About, 360
Liverpool & London & Globe and the Scottish Union & National, Denial of the Rumor of Amalgamation of the, 98
Live Stock Insurance, Difficulties in the Way of, 137
Lloyds Plate Glass Notice of the, 92, 344
London Assurance Corporation, Notice of the, 93
London & Lancashire and the London & Provincial, Amalgamation of the, 67
London & Lancashire, Notice of the, 71
London Review and the Mutual Reserve Fund, The, 191
Losses Paid vs. Losses Incurred, Fire Insurance, 46, 161, 259
Louisiana, Fire Insurance, in 1890 in, 68
Louisiana, Fire Insurance in 1890 in, 108
Louisiana Insurance Report, Comment on the, 259
Louisiana, Life Assurance in 1890 in, 184
Louisiana, Unjust License Fees in, 25
Luper, George B., Appointed Insurance Commissioner for Pennsylvania, 323
Luper, Commissioner, Reports on Some Mutuals, 383, 386

M

MCBRIDE, W. D., Succeeds Commissioner Wilder of Kansas, 138
McCurdy, R. A., on State Supervision of Insurance, 241, 242
Maine Fire Insurance in 1890 in, 105
Maine, Life Assurance in 1890 in, 133
Maine, Life Assurance in 1890 in, 167
Manhattan Life, Notice of the, 71
Manufacturers Mutual of Grand Rapids, Mich., Notice of the, 8
Manufacturers Mutual Underwriters Association, Organization of the, 143
Maryland Commissioner Retaliates, The 26, 27
Maryland in 1890, Fire Insurance in, 91
Maryland, Life Assurance in 1890 in, 133
Maryland, Life Assurance in 1890 in, 217
Massachusetts, Fire Insurance in 1890 in, 130
Massachusetts Insurance Report, Part II, Extracts from the, 291
Massachusetts, Life Assurance in 1890 in, 319
Massachusetts Mutual Life, Notice of the, 73
Massachusetts, Proposed Insurance Commission of Three Members for, 11
Massachusetts State Insurance Report, Extracts from Part II of the, 367
Maxwell, Superintendent, and the Endowment Associations, 59
Meeting Called by President Hyde to be Largely Attended, 97
Meeting of Life Insurance Companies, Date Fixed for, 77
Meeting of Representatives of Life Assurance Companies to be called, A, 50

Merrill's, Commissioner, Antagonism of Endowment Swindlers to, 11
Merrill, Commissioner, on Endowment Swindles, 307
Merzbacher's Embezzlement of the New York Life's Funds, Julius, 372
Merzbacher's Past History, Some of Julius, 383
Metropolitan Life, Notice of the, 54
Metropolitan Plate Glass, notice of the, 36
Michigan, Fire Insurance in 1890 in, 110
Michigan, Life Assurance in 1890 in, 217
Middle Department and the Philadelphia Board, The 277
Millers & Manufacturers Mutual of Minneapolis, Examination of the, 218
Millers & Manufacturers Mutual of Minneapolis, Notice of the, 37
Milwaukee Mechanics, Notice of the, 74
Minneapolis, Regarding the Lumber Exchange Fire at, 224
Minnesota Fire Association, Examination of the, 218
Minnesota, Fire Insurance in 1890 in, 147
Minnesota, Life Assurance in 1890 in, 332
Misrepresentation in Life Assurance, 359
Mississippi, Fire Insurance in 1890 in, 237
Mississippi, Life Assurance in 1890 in, 255
Missouri, Fire Insurance in 1890 in, 168
Missouri, Life Assurance in 1890 in, 218
Montana, Fire Insurance in 1890 in, 237
Montana, Life Assurance in 1890 in, 254
Murdered for His Insurance? Was C. E. Ruttinger, 191
Mutual Benefit Life, Notice of the, 93
Mutual Fire Companies, Great Slaughter in 1890 of, 137
Mutual Fire Insurance as Applied to General Risks, Failure of, 26
Mutual Fire of Chicago, About the Defunct, 59
Mutual Fire of New York, Business of 1890 of the, 21
Mutual Life and Accident Underwriters Convention, Order of Business of the, 398
Mutual Life and Accident Underwriters Association, Report of the National Convention of the, 393
Mutual Life Announces a Reduction of Commissions to Agents, The, 1
Mutual Life's Alabama Agency, The, 257
Mutual Reserve Fund Life Association, Annual Report of the, 87, 88, 89, 90
Mutual Savings & Distribution Fund Association, Action of the Attorney-General Relating to the, 98
Mutual Savings and Distribution Fund Association Exposed, 59
Mutual Savings and Distribution Fund Enjoined, The, 119
Mutuals, Illigitimate Pennsylvania Fire, 347
Mutuals, Investigation of Some Pennsylvania, 386

N

NATIONAL Association of Life Underwriters, Notice to Delegates to the Annual Meeting of the, 365
National Association of Life Underwriters, The Coming Annual Meeting of the, 348
National Association of Life Underwriters, Report of Proceedings of the Second Annual Convention of the, 387
National Convention of the Mutual Life and Accident Underwriters Association, Opening of the, 381
National Convention of the Mutual Life and Accident Underwriters Association, Report of the, 393
National Board of Fire Underwriters, Proceedings of the Annual Meeting of the, 317, 318
National Board of Fire Underwriters, The, 311
National Convention of Mutual Life and Accident Underwriters, Coming Annual Meeting of the, 335
National Fire of Hartford, Notice of the, 134
National Life of Hartford in 1890, Business of the, 13
Nebraska, Fire Insurance in 1890 in, 109
Nebraska Legislature, The, 43
Nebraska, Life Assurance in 1890 in, 184
Nevada, Fire Insurance in 1890 in, 237
Nevada, Life Assurance in 1890 in, 254
New England Fire, Notice of the, 72
New England, The Storm Cloud in, 326
New Hampshire, Fire Insurance in 1890 in, 107.
New Hampshire Fire (with table), Notice of the, 72
New Hampshire, Life Assurance in 1890 in, 255
New Jersey, Appointment of G. B. M. Harvey as Ins. Commissioner of, 191
New Jersey, Establishment of an Insurance Department in, 149
New Jersey, Fire Insurance in 1890 in, 185
New Jersey, Life Assurance in 1890 in, 204
New Jersey to Have an Insurance and Banking Department, 119
New Mexico, Fire Insurance in 1890 in, 237
New Mexico, Life Assurance in 1890 in, 254
New York Bowery Fire, Notice of the, 93
New York, Fire Insurance in 1890 in, 107
New York Insurance Department, Extracts from Report of the, 168
New York Insurance Report, Extract from, 137
New York Insurance Report, Second Volume, Notice of the, 271
New York Insurance Report, Extracts from Volume II of the, 278
New York Life, Affairs of the, 384
New York, Life Assurance in 1890 in, 173, 184
New York Life and Merzbacher, Rumors Concerning the, 371
New York Life Asks for Official Investigation, The, 380
New York Life Defalcation, The, 380
New York Life's Funds, Julio Merzbacher's Embezzlement of the, 372
New York Life Insurance Association, Action of the, 7
New York Life, Notice of the, 150
New York Life Sensation a Political Move? Is the, 388
New York Life, Statements of D. B. Cooper About the Methods of the, 48
New York Life Wants to be Examined, The, 398
New York Life Underwriters Association, Meeting of the, 345
New York Plate Glass Ins. Co., Notice of the, 218
North American Life, Notice of the, 115
North British and Mercantile's Life Insurance Scheme, The, 256
North Carolina, A $25,000 Deposit Bill in, 137
North Carolina, Fire Insurance in 1890 in, 238
North Carolina, Life Assurance in 1890 in, 255, 319
North Dakota, Fire Insurance in 1890 in, 238
North Dakota, Life Assurance in 1890 in, 255
Northwest F. and M. of Portland, Ore., Assets of the, 1
Northwest F. and M. of Portland, Ore , Notice of the, 344
Northwestern Live Stock, Notice of the, 53
Northwestern Masonic Aid Association, Denial of Report About the, 21
Notes En Route, 4, 32, 63, 125, 143, 179, 211, 240, 264, 303, 329, 340, 351, 362, 377

O

OCCUPANCY of Burned Buildings in Philadelphia, 318
Ohio, Assessment Insurance in, 207
Ohio, Fire Insurance in 1890 in, 104
Ohio, Life Assurance in 1890 in, 241, 308
Oklahoma, Insurance Legislation in, 41
Ontario Mutual Life, Notice of the, 319
Oregon, Fire Insurance in 1890 in, 238
Oregon, Life Assurance in 1890 in, 254
Orient, Synopsis of Annual Statement for 1890 of the, 22
Overhead Wires, Opinions of Underwriters on, 41

P

PAIGE, John C., and the Jordan, Marsh & Co. Risk, 47
Palatine of Manchester, Notice of the, 330
Penn Mutual Life, Notice of the, 93
Pennsylvania, Extract from Report of Insurance Department of, 356.
Pennsylvania, Fire Insurance in 1890 in, 106, 170
Pennsylvania, Life Assurance in 1890 in, 204
Pennsylvania Mutuals Investigated by Commissioner Luper, 383, 386
Peoples of Manchester, Notice of the, 54
Personal Injuries, Suits for Damages for, 260
Personal Injury Legal Aid Co., Prospectus of the, 253
Personal Injury Legal Aid Co., The Aim of the, 209
Petroleum as Fuel, H. K. Lindsay's Lecture on, 154
Phenix of Brooklyn, Notice of the, 55
Phœnix Mutual Life, Notice of the, 187
Phœnix of Hartford, Notice of the, 36
Pierce as a Partner, Comment on Rasquin's Letter Claiming Superintendent, 177
Pierce, James F., as Superintendent of Insurance for New York, Probable Appointment of, 98
Pierce, J. F., Sheppard Homans Protests Against the Appointment of, 113
Pierce, James F., the New Superintendent of Insurance for New York, 130
Plate Glass Insurance Company, A New, 7
Plate Glass Insurance, Messrs. Harteau and Beemer on, 279
Plate Glass Insurance, Profits in, 19
Plate Glass Tariffs, 19
Pocket Index, Notice of the, 177
Premium Notes Will Not be Received by S. E. T. A. Companies, 383
Premium Rates, Applications and Policies of American Life Insurance Companies, Handy Guide to, 347
Prizes Offered by D. P. Fackler for Essays on Legislation, 206
Profits of an Insurance Company Should Not Go, Where the, 85
Progress of Fire Insurance Companies in 1890, 25
Provident Savings Life, Notice of the, 115
Prudential Life, with Table, Notice of the, 73

Q

QUEEN, Central and Southern Department of the, 356

R

"RASCALS" and Libel Proceedings, 335
Rasquin, Jr., Wm., Makes a Fool of Himself, 177
Rate Cutters at Lexington, Ky., Punishment of, 216
Raymond, Charles A., Nominated, President of the National Association of Life Underwriters, 348
Rebates in Life Assurance, 12
Rebating, What is Necessary to prevent, 77
Rent Insurance, A Bill Authorizing Incorporation of Companies for, 153
Reply to The Standard's Criticism of THE SPECTATOR, 137
Report of the Meeting of Representatives of Life Insurance Companies, 128
Responses to President Hyde's Circular Letter, Number of, 41
Retirement of New York Companies, On the, 259
Retiring Companies Victims of Dry Rot, 97
Rhode Island, Fire Insurance in 1890 in, 147
Rhode Island, Life Assurance in 1890 in, 185
Robbed by a Hired Nurse, 162
Rome Fire, Notice of the, 187
Runck & Co., J. F. of Cincinnati, 365
Russia, Insurance in, 241

S

ST. PAUL German Controversy, The, 297
St. Paul German Relicensed in New York, The, 323
St. Paul German, Retaliation Threatened by Commissioner Smith of Minnesota Because of the Exclusion from New York of the, 284
St. Paul German to Comply With the Demands of Superintendent Pierce, The, 312
Saginaw Valley Mutual Fire, Notice of the, 8
Savannah F. & M., Retirement of the, 97
Security of New Haven, Notice of the, 36
Seneca County Mutual, Notice of the, 36
S. E. T. A. Companies Will Not Accept Premium Notes, 383
"Sleepy" Replies to Our Correspondent "Wakeful," 17
Some Extracts from the Figures of 1890, 34, 69, 70, 86
Some Extracts from the Statements of Life Assurance Companies, 114, 107
South Carolina, Fire Insurance in 1890 in, 239
South Carolina, Life Assurance in 1890 in, 255
South Dakota, Fire Insurance in 1890 in, 109
South Dakota, Life Assurance in 1890 in, 167, 267
Southeastern Tariff Association, Comment on the Action of the, 223
Southeastern Tariff Association, Communication Relative to the, 182
Southeastern Tariff Association, Report of the Proceedings of the Tenth Annual Meeting of the 232, 233, 234, 235
Southeastern Tariff Association, The Coming Annual Meeting of the, 191
SPECTATOR Surveys, 261, 272, 285, 300, 326, 337, 349, 361, 374, 375, 385
Springfield F. and M., Notice of the, 53
Spring Garden, Notice of the, 74.
Sprinkler Equipments, Necessity for Complete, 41, 42
Sprinklers, A Word for Automatic, 323
Sprinkler Trust, A Proposed, 396
Standard Policy Bell, Introduction of a, 97
Stanley's Advice to Kate Field, 296
Star Fire, Application Made by the Referee for a Receiver for the, 153
State Fire of Liverpool, Organization of the, 283
State Supervision of Insurance, R. A. McCurdy's Paper on, 241, 242
Stove and a Furnace, Distinction Between a, 66
Sub-agencies at Atlanta, Letter Regarding, 127
Sun Life, Notice of The, 72
Sun Life Wishes to be Watched, The, 277
Sunstroke Accident Case, The, 84
Sunstroke not an Accident, 373
Surplus Line Mutuals, About Some, 41
Surplus Writers, Questionable, 114
Syracuse a Costly City to the Underwriters, 191

T

TALL Buildings and the Massachusetts Legislature, 272
Tariff Association at New York, Proposed Reorganization of the, 372
Tennessee, Fire Insurance in 1890 in, 148
Tennessee, Life Assurance in 1890 in, 255
Texas, Communication on the Commission Question in, 378
Texas, Fire Insurance in 1890 in, 90, 111, 201
Texas Insurance Club, Action of the, 384
Texas Insurance Club, The Continental and the, 324
Texas, Life Assurance in 1890 in, 217
Texas, Peace Restored in, 283
Texas, The Commission Question in, 371
"Three Systems of Life Insurance," Purchase by THE SPECTATOR Co. of the Copyright of, 359
Tontine Life Policies, Explanation of, 182
Trade Papers, Comment on an Article on the Growth of, 253
Transatlantic Fire, Notice of the, 73
Travelers of Hartford, Notice of the, 173

U

UNDERGROUND Insurance in Pennsylvania, Decision of the Supreme Court Regarding, 98, 101
Underground Wires, The Snow Storm an Argument for, 60
Union Central Life, Notice of the, 173
Union Mutual Accident Association of Chicago, Retirement of the, 146
Union Mutual Life, Notice of the, 93
Union of London Enters the United States, The, 51
Union of San Francisco, Notice of the, 134
United Fire Reinsurance, Notice of the, 71
United Kingdom, Foreign Fire Companies in the, 118
United States Guarantee Co., Notice of the, 150
United States Life, Annual Statement for 1890 of the, 21
Utah, Fire Insurance in 1890 in, 239
Utah, Life Assurance in 1890 in, 255

V

VALUATION of Securities of Corporations, Change in Method of, 360
Vermont, Fire Insurance in 1890 in, 239
Vermont, Life Assurance in 1890 in, 240
Virginia, Fire Insurance in 1890 in, 238
Virginia, Life Assurance in 1890 in, 255

W

"WAKEFUL" Replies to "Sleepy's" Criticism, 33
Waring's, Anson, Attack on the Imperial Life, 335
Washington, Fire Insurance in 1890 in, 202
Washington, Life Assurance in 1890 in, 256
Wells, D. H., and Sheppard Homans, Correspondence Between, 126
Wells, D. H., Sheppard Homans to, 145
Westchester Fire, Notice of the, 36
Western Manufacturers Mutual Gobbled by the Fire Association, 18
Western of Toronto, Notice of the, 73
Western Union Mutual Life Reinsures, The, 256
Western "Union," The, 312, 313
Western Union Troubles, 354
West Virginia, Fire Insurance in 1890 in, 183
West Virginia, Life Assurance in 1890 in, 255
White, Geo T. G., Obituary Notice of, 7
Windom, Amount of Assurance carried by Secretary, 177
Wisconsin Fire Insurance in 1890 in, 91
Wisconsin, Life Assurance in 1890 in, 185
Wright, Walter C., on State Supervision of Insurance, 289
Wright, Walter C., to Sheppard Homans, Open Letter from, 197
Wyoming, Fire Insurance in 1890 in, 203, 204
Wyoming, Life Assurance in 1890 in, 217

INDEX TO VOLUME XLVII.

A

ACCIDENT Annuity Insurance (Illustrated), 80
Accident Association Convention, An, 307, 334
Accident Insurance (Illustrated), The Necessity of Carrying, 113
Accident Insurance, Lapses in, 25
Accident to An Accident Policy, 159
Actuarial Society of America, Meeting of the, 151
Actuarial Society of America, Report of the Fall Meeting of the, 188, 189, 190
Alliance of London, Rumors of a Reinsurance by the, 337
Annuity vs. Life Assurance, by Frank J. Wills, 141
Anonymous Circular Again, The, 230
Armstrong of New York, Reinsurance of the, 318
Armstrong's, P. B., Sensational Dinner, 311, 318
Assessment Associations, Action of the Ohio Law Relating to, 63
Assessment Societies, Lapses and Death Losses in, 338, 339
Assets of Life Companies, 13
Association of Insurance Commissioners and Superintendents, Annual Meeting of the, 87
Association of Insurance Superintendents and Commissioners, Proceedings at Annual Meeting of, 172
Australian Mutual Provident Society, Mortality Experience of the, 245
Automatic Sprinkler Correction, 156

B

BALTIMORE as a Model for New York, 92
Bankers and Traders Accident Establishes an Identification Bureau, 35
Banta's, Cashier, Charges Replied to, 76
Banta, Cashier, Dismissal of, 127
Banta, Cashier, Writes a Letter, 119
Banta Charges, Confirmatory of the, 93
Banta Charges, Letter from Mr. Hornblower on the, 109
Banta, The Hand of, 317
Banta, Theo. M., Dismissal of, 122
Bates', Levi M., Life Assurance, 207
Batterson, James G., on The Times-New York Life Controversy, 215
Beemer, President, Replies to Mr. Seward, 66
Beers, President, Interview with, 71
Beers, W. H., Communication Regarding, 45
Benefits to Life Policyholders, With Table, 230
Bonuses to Officers of the New York Life, 13
British Life Assurance Act of 1870, Proposed Revision of the, 311
British Life Offices, Investment of, 63, 68
Brokers Making All the Profits in the Metropolitan District, 25
Brush Electric Light Co., at Baltimore, Inaction of the, 125

C

CANADA, Insurance in, 175
Casualty Insurance, 19, 45, 67, 92, 118, 144, 171, 201, 228, 254, 280, 304, 333
Census Insurance Figures, 133
Cheating, The Question of, 299
Cheat or Not to Cheat, To, 324
Chicago Underwriters Fix Limits for the Height of Buildings, 323
"The Chronicle" Burned Out, 151
Chronicle's Condensations, The, 260
Chronicle Critic Criticised, The, 285
Chronicle Fire Table, Notice of The, 13
Coit, Geo. M., Becomes Assistant-Manager of the Royal, 216
Colorado Report, Extracts from the, 95
Commercial Union Insures Too Much in One Policy, The, 75
Commissions in Life Assurance, 137
Committee of Fifteen, Action of the, 75
Compact, Proposed Form of, 9
Continental, Attitude of the, 1
Continental will Agree to, A Compact that the, 9
Continental Withdraws from the Western Union, The, 293
Contract Indemnity Company of America, Notice of the, 34
Cooper of Dayton, Notice of the, 334
Correspondence En Route, See Notes En Route
Correspondence from Abroad, 345
Correspondence from Atlanta, 7, 54, 78, 106, 143, 155, 183, 227, 236, 263, 278, 279, 315, 331, 342
Correspondence from Baltimore, 199
Correspondence from Boston, 142, 166, 226, 252, 262, 301, 315, 329
Correspondence from Canada, 18, 117, 168
Correspondence from Chicago, 5, 17, 31, 42, 56, 66, 90, 105, 131, 142, 155, 167, 183, 199, 210, 224, 237, 253, 292, 302, 314, 331
Correspondence from Cincinnati, 264, 302
Correspondence from Cleveland, 166, 185, 223, 313, 330, 344
Correspondence from Detroit, 329
Correspondence from Frankfort, 44, 290
Correspondence from Germany, 44, 131, 278
Correspondence from Great Britain, 16, 107, 128, 129, 251, 291, 346
Correspondence from Harrisburg, 43
Correspondence from Illinois, 6
Correspondence from Indiana, 168
Correspondence from Kansas City, 4, 42, 54, 78, 105, 130, 155, 182, 224, 254, 275, 301, 344
Correspondence from Louisville, 341
Correspondence from Macon, 55, 78, 169, 210, 279, 332
Correspondence from Maine, 66
Correspondence from Minneapolis, 55, 106, 200
Correspondence from Minnesota, 202, 276, 300, 330
Correspondence from Montreal, 238
Correspondence from Nashville, 264, 331
Correspondence from Nebraska, 198, 209
Correspondence from New Orleans, 4, 31, 56, 143, 155, 170, 184, 198, 225
Correspondence from Pennsylvania, 42, 43
Correspondence from Philadelphia, 6, 17, 43, 55, 130, 169, 184, 227, 276, 290, 303, 314, 332
Correspondence from Vermont, 117
Correspondence from the West, 199, 211, 277
Correspondence from Western New York, 253, 276
Correspondents at New Orleans, 184
Cost of New Life Business Too High, The, 260
Cotton on Passenger Steamers, Transportation of, 2
Croad's, H. J., Works, THE SPECTATOR CO. Acquires Right to Publish, 271

D

DEATH Rate, With Table, The, 287
Division of Forces, 272
Dunham, J. N., Death of, 306

E

ELDRIGE, Geo. D., Report of Mortality and Lapse Experience of Assessment Offices, by, 102
Electricity Rules at Baltimore, 133
Endowment Assurance? What is, 29, 30
Endowment Orders Come to Grief, 174
English Life Companies, Surrender Values of, 23
Equitable Mutual Life and Endowment Association of Waterloo, Ia., Notice of the, 335
Equitable of Meridian Seeking Reinsurance, The, 75
Equitable Life in Baltimore and Washington, The, 176
Equitable Life in Virginia, The, 208
Equitable Life Will Reduce Cmomissions, The, 305
Excessive Insurance and Excessive Losses, 304
Expense Ratios in Life Insurance, 58
Expenses in Life Assurance, 273
Expenses in Life Assurance, With Table, 286, 287
Experience of Hartford Companies in 1891, 306
Experience of the Thirty American Offices, Notes of the, by Levi W. Meech, 144

F

FAIRMOUNT Mutual of Philadelphia, Letter from the, 132
Fairmount Mutual of Philadelphia, Statement of the, 57
"Fair Play" Thinks He Identifies "O'Hagerty," 265
Fidelity and Casualty, Notice of the, 58
Fire Association of New York, Reinsurance of the, 318
Fire Boat New Yorker, The, 95
Fire Department at New Orleans, Paid, 25
Fire Insurance Companies Retired in Ten Years, 337,, 348 349
Fire Insurance Company at Clinton, Ia., New, 11
Fire Insurance Premiums in New York City, 121
Fire Insurance Rates of Premium, 63, 69,
Fire Insurance Stocks and Dividends, Table of, 99
Fire Losses in 1891, 102
Fire Losses on Merchandise, Fifty Per Cent, of, 71
Fire Tables, Notice of The Chronicle, 13
Fire Underwriters Association of the Northwest, Programme for Annual Meeting of the, 159
Fire Underwriters Association of the Northwest, Report of the Annual Meeting of the, 202
Fire Underwriting Profits and Losses, With Table, 125, 126
Fire Underwriting Profits and Losses, Comment on, 190, 221
Fire Underwriting, Six Months, 146
Flour City Life and Mr. Underhill, 18
Flour City Life Association and the Life Union, 82
Flour City Life Association, Charges Against the, 76
Flour City Life, The Industrial Benefit Tries to Reinsure the, 180
Fluctuations in Surplus of Fire Insurance Companies for Six Months, 159
Foreign Fire Companies in 1890, Net Results of American Branches of, 159
Frazier, W. H., and the Walworth Sprinkler, 91
Frazier, W. H., on "Insurance Companies vs. Brokers," 204

G

GARRIGUE, Rudolph, Death of, 176
Georgia Anti-Compact Bill Passes the Senate, The, 195
Georgia Anti-Compact Bill to be Tested, Constitutionality of the, 207
Georgia Legislation, 46
Germania Fire of New York, Hugo Schumann Elected President of the, 215
Goodsell, J. H., and The Weekly Underwriter, 219

H

HALL, Henry H., Communication from, 32
Handy Guide to Premium Rates, etc., Testimonials Regarding the, 36
Hartford Life and Annuity in New Hampshire, The, 304
Hegeman, John R., Elected President of the Metropolitan Life, 188
Henshaw, W. W. The Late, 22
"Hermit, The," Again, 133
"Hermit, The," Again Exposed, 39
"Hermit, The," Continues His Denunciations, 51
"Hermit, The," Has An Inquiry About THE SPECTATOR, 75
High Buildings, Chicago Underwriters Discriminate Against, 323
Home Life vs. E. H. Kellogg, Suit of the, 179
Home of New York, Notice of the, 47
How to Make Rates, 117
Hudson River Fire and Marine, Affairs of the, 58
Hudson River Fire and Marine, Receiver Applied For the, 256
Huntington, Collis P., Not, 256

I

IDENTIFICATION Bureau of the Bankers and Traders Accident Association, 35
Illinois Life Report, Extracts from the, 94
"Illustrations of Surplus Accumulations," Illustrated, by Walter C. Wright, 140
Imperial Fire's Charter, Changes in the, 347
Incendiarism, The Growth of, 163
Indefinite Phraseology in Policies a Source of Litigation, 7
Indiana of Fort Wayne, Notice of the, 174
Indiana, Receipts and Losses in First Six Months of 189 in, 349, 350

Individual Underwriters of New York, The, 152
Industrial Assurance, 8, 32, 57, 79, 108, 132, 156, 185, 211, 238, 265, 292, 317, 346
Industrial Benefit of Syracuse Exposed, The, 145
Industrial Benefit Tries to Reinsure the Flour City Life The, 180
Industrial Fire Insurance Association of America, Communication on the, 280
Inspection of Buildings Needed in New York City, Better, 113
Insurance and the World's Fair, 245
Insurance Companies Not Liable for Losses in the Park Place Disaster, 135
Insurance, Harmony in, Letter on, 201
Insurance Superintendents, Report of Annual Convention of, 186, 187, 188
Insurance Times Filches a Report, The, 297
Insurance Values, Note on, by Walter C. Wright, 223
Insurance Year-Book Ready for Delivery, The, 39
Interest Earned, with Table, The Rate of, 294
Investments of British Life Offices, 63, 68

J

JONES, George, Death of, 89

K

KNAPP, Joseph F., Obituary Notice of, 157

L

LAPSES and Surrenders, Criticism of The Insurance Age's Theory of the Responsibility for, 297
Lapses in Accident Insurance, 25
"La Grippe," Prevalence of, 337
Lapses and Death Losses in Assessment Societies, 338, 339
Liability of Railroad Companies, Insurance Against the, 137
Libel Laws Out of Joint, 195
Libel Suits Against The New York Times, 195
Life Assurance Aggregates, with Table, 146, 147
Life Assurance Comment, 40, 116, 236
Life Assurance Companies of New York, Prospects of Investigation of Management of, 219
Life Assurance, Expenses in, 14, 273
Life Assurance, Expenses, with Table, 286, 287
Life Assurance in Great Britain for Twenty Years, 293
Life Assurance in Michigan, Twenty Years of, 10
Life Assurance in 1890, 87
Life Assurance in 1890 and 1889, 82
Life Assurance Methods, Needed Reforms in, 88
Life Assurance, Ratios in, 151
Life Assurance Terminations, with Table, 157
Life Assurance Written and Revived in 1890, 297, 298
Life Companies, Assets of, 13
Life Companies, Income of U. S., 75
Life Companies of the United States, Standing of the, 25
Life Companies, Results of the Business of the, 137
Life Companies, Semi-Annual Statements of, 160
Life Companies, Surrender Values of English, 23
Life Companies, The Substantial Basis of, 13
Life Companies? Where are the New Chicago, 163
Life Indemnity and Investment Co. of Sioux City, Application for Receiver for the, 163
Life Indemnity and Investment Wins, The, 229
Life Insurance Association of the Carolinas, Report of Annual Meeting of, 160
Life Insurance Association of New York Banquets the National Executive Committee, 239
Life Offices, Investments of British, 63, 68
Life Policyholders, Benefits to, with Table, 230
Life Union, Flour City Life Association and the, 82
Life Union Given Too Much Prominence, Affairs of the, 397
Lumbert, O. N., the Double-Barreled Secretary, Expose of, 145
Luper's, Commissioner, Good Work, 219

M

MACON Fire, Notice of the, 256
Manhattan Life in Alabama, The, 242
Manhattan Life, Position of the, 83
Massachusetts Endowment Swindles Exposed, 219
McCall, John A., On Medical Examinations, 9
Mechanics and Traders, A Correction by the, 32
Medical Examinations, John A. McCall on, 9
Meech's, Levi W., Notes on the Experience of the Thirty American Offices, 144
Mercantile Credit Guarantee Co. of New Jersey, Organization of the, 267
Merchants and Manufacturers of Clinton, Ia., Formation of the, 266
Merrill, Commissioner, and the Endowment Orders, 233
Michigan, Twenty Years of Life Assurance in, 10
Miller, ex-Superintendent, Sues Several Newspapers for Libel, 219
Mims, Major Livingston, Letters From, 306
Minnesota Insurance Department's Good Work, The, 87
Moore's, President, Proposed Form of Compact, 9
Moral Hazard of the Risks of the Armstrong Companies, Small, 323
Moral Hazard, Some Aspects of the, 152
Morotock Insurance Co. of Danville, Va., Notice of the, 203
Mortality and Lapse Experience of Assessment Offices, Report of, 102
Mortality Experience of the Australian Mutual Provident Society, 245
Mutual Accident Association of North America, of Seattle Reinsurance of the, 190
Mutual Fire of New York, Reinsurance of the, 318
Mutual Life Limits its 1892 Business, The, 282
Mutual Reserve Fund Congratulates Sir Joseph Savory, Bart., The, 212
Mutuals, A Lesson From Pennsylvania, 260
Mutuals Exposed, Pennsylvania, 228, 229
Mutuals Retire, Some Ohio and Illinois, 229

N

NATIONAL Association of Life Underwriters, Banquet to the Executive Committee of the, 239
National Board of Fire Underwriters, Meeting of the, 281
New England Mutual Accident Association, Policy of the, 192
New Hampshire Fire, New Metropolitan Agent of the, 35
New Hampshire Insurance Report, Extract From the, 59
New Orleans Agent on the Local Situation, A, 267
New Orleans, Criticism of THE SPECTATOR'S Correspondence from, 179
New Orleans Letter, Col. Toby Takes Exception to THE SPECTATOR'S, 39
New Orleans, Rate War in, 151
New Orleans Situation, The, 264
New Orleans to Have a Paid Fire Department, 25
New York City Fire Insurance Premiums, 121
New York Life Affairs, 2, 113
New York Life's Affairs, Regarding the, 25, 26
New York Life and the Newspapers, The, 2
New York Life and The New York Times, 64, 65
New York Life, Bonuses to the Officers of the, 13
New York Life Brings Another Suit Against The Times, The, 163
New York Life, Confirmatory of the Banta Charges Against the, 93
New York Life Crusade, The, 325
New York Life Defamer Abroad, 280
New York Life, Deputy Superintendent of Insurance Michael Shannon on the Examination of the, 213, 214, 215
New York Life Dismisses T. M. Banta, The, 122
New York Life, Effect of The Times' Attacks Upon the, 285
New York Life Examination, Carefulness of the, 272
New York Life Examination, Editorial Comment on the, 208
New York Life, Examination of the, 125
New York Life Investigation, An Impartial Review of the, 101
New York Life, J. A. Goulden on the Crusade Against the, 71
New York Life Matters, 34, 46, 338
New York Life, Persecution of the 138
New York Life Policyholders, An Answer to, 180, 190
New York Life Policyholders, Meeting of a Few, 245, 255
New York Life Soon to be Issued, The Report Upon the, 312
New York Life, Texas Insurance Commissioner on the Examination of the, 228
New York Life, The Farcical Meeting of Policyholders of the, 39
New York Life, The Times and the, 51, 52
New York Life-Times Controversy, James G. Batterson on the, 215
New York Life Was Retained, Why Cashier Banta of the, 80
New York Life Will Co-operate in Life Assurance Reforms, The, 311
New York Life Will Sue The New York Times, The, 1
New York Markets, Insurance on, 87
New York Tariff Association, Progress in the Organization of the, 137
New York Times and the New York Life, 64, 65, 76
New York Times, Scene in the Editorial Room of the, 68
New York Times' Statistician, Errors of the, 69
North American Life, Notice of the, 20
North British and Mercantile, Notice of the, 22
Northwestern Mutual Life in Virginia and North Carolina, The, 212
Notes En Route, 167, 182, 200, 237, 327, 343
Not Taken Business, 94
"Not Taken" Business, With Table, 288

O

"O'HAGERTY," "Fair Play" Thinks He Identifies, 265
Ohio Law Relating to Assessment Associations, Action of the, 63
Old Peoples Mutual Benefit Shaves it Claims, How the, 117
Old Wayne Mutual Life Association, Concerning the, 108

P

PAIGE'S, John C., Advertising Methods, 87
Park Place Accident, Verdict of the Coroner's Jury on the, 137
Park Place Disaster, Verdict on the, 179
Penn Mutual Agency Association, Meeting of the, 58
Penn Mutual's Ratio, Correction of the, 328
Pennsylvania Mutuals, A Lesson From, 260
Pennsylvania Mutuals Exposed by Commissioner Luper, More, 228, 229
Peoples Mutual Benefit of Elkhart, Ind., Exposed, The, 145
Peoples Mutual Benefit Society of Elkhart, Ind., Report upon the, 333
Perry, Jas. G., of the Pioneer Fire of Chicago, 20
Philadelphia Compact, Letter Regarding the, 316
Philadelphia Compact, The, 67
Pierson, Israel C., Honored by the French Institute, 259
Planters and Merchants of Mobile, Notice of the, 242
Plate Glass War, 35
Premium Income of British Life Offices, 160
Premiums in Fire Insurance, 63, 69
Premiums in New York City Fire Insurance, 121
Profit? What is, Comment on Profit and Loss Table, 273
Profits and Losses, Fire Underwriting, with Table, 125, 126
Profits and Losses of Perpetual Companies, Communication on the, 201
Prohibited Lists, Letter on, 132
Provident Temple, at Waco, Tex., 21
Prudential at Newark, New Building of the, 306

Q

QUEEN Insurance Company of America, Incorporation of the, 9
Queen Insurance Company of America, Formal Organization of the, 122

R

RANSOM, A Joke on Field Marshal, 256
Rates are Made, How, 103
Rates, Danger of Compulsory, 196
Rates, How to Make, 117
Rate of Interest, Discussion of the Future, 248
Rate of Interest Earned, With Table, The, 294
Rates of Interest in 1890, 44
Rebates Freely Offered in New York on Life Policies,
Rebates in Life Assurance, 1
Rebate Question, The, 297
Reforms in Life Assurance Methods, Needed, 88
Reinsurance of Assessment Associations, 179
Reinsurance of the Armstrong Trio in the Lancashire, 318
Retired Fire Insurance Companies, 164
Rome Fire of Rome, Ga., Notice of the, 215
Rome Fire the First Sufferer Under the Georgia Law, 290
Royal, Geo. M. Coit Appointed Assistant Manager of the, 216

S

ST. Joseph, Mo., No Insurance Investigating Committee at, 117
St. Paul German, Notice of the, 243
Schumann, Hugo, Elected President of the Germania Fire of New York, 215
Semi-Annual Statements of Fire Companies, 75
Seneca County Mutual, Verdict for the, 10
Seneca County Mutual of Tiffin and the Washington Insurance Department, The, 251
Seward, Geo. F., Corrects Mr. Beemer, 56
Shannon, Michael, Interview on the New York Life Examination With the Deputy Superintendent of Insurance, 213, 214, 215
Six Months Fire Underwriting, With Table, 149
Six months Results in Fire Underwriting, 51
Slow Burning Construction, 46
Southeastern Mutual Accident Association, Notice of the, 256
Southern California Reinsurance Muddle, 242
THE SPECTATOR, D. E. Bushnell in charge of the Chicago Office of, 1
THE SPECTATOR Gives the Lie to the New York Times, 286
SPECTATOR Gives More Than It Promised, The, 337
SPECTATOR Surveys, 3, 15, 28, 40, 53, 65, 77, 90, 104, 115, 127, 139, 153, 165, 181, 197, 209, 222, 235, 249, 261, 274, 289, 300, 312, 326, 340
Sprinkled Risks Burn, Why, 51
Sprinkler Agent's Abusive Competition, 87
Standard, A Joke on The, 256
Statistical Tables, About, 316
Statistics, Twisting of, 207
Stewart, W. P., A Suggestion From, 241
Stockraisers Live Stock, Notice of the, 10
Sun Life of Louisville, Notice of the, 148
Superintendents and Commissioners, Proceedings at Annual Meeting of Association of Insurance, 172
Surplus of Fire Insurance Companies for Six Months, Fluctuations of, 159
Surrender Values and Surrender Charges, W. C. Wright On, 249, 250, 251
Surrender Values of English Life Companies, 23

T

TARIFF Associations, Bad Faith in, 299
Tariff Association, Continued Efforts to Form the New York, 114
Tariff Associations, Good Faith in, 324
Tariff Association, Hope for the New York, 125
Tariff Association in New York, Revived Hope for a, 207
Tariff Association of New York, The, 245, 255
Tariff Association of New York a Success, The, 259
Tariff Association, The Proposed, 110
Tariff, What is the Use of a, 246, 247
Taylor Building, Collapse of the, 101
Texas Insurance Department and the New York Life, 228
Texas Local's Dream, A, 20
Tillinghast, C. E., Notice of, 22
Times and the Law, The Course of The New York, 246
Times and the New York Life, The, 51, 52
Times' Attacks Upon The New York Life, Effect of the, 285
Times' Crusade, Continuation of the, 298
Times Did Not Reprint It, The, 241
Times Falsehood Corrected, A, 254
Times, Inconsistency of The, 259
Times, Injuring Itself, The, 151
Times Makes False Statements About THE SPECTATOR, 299

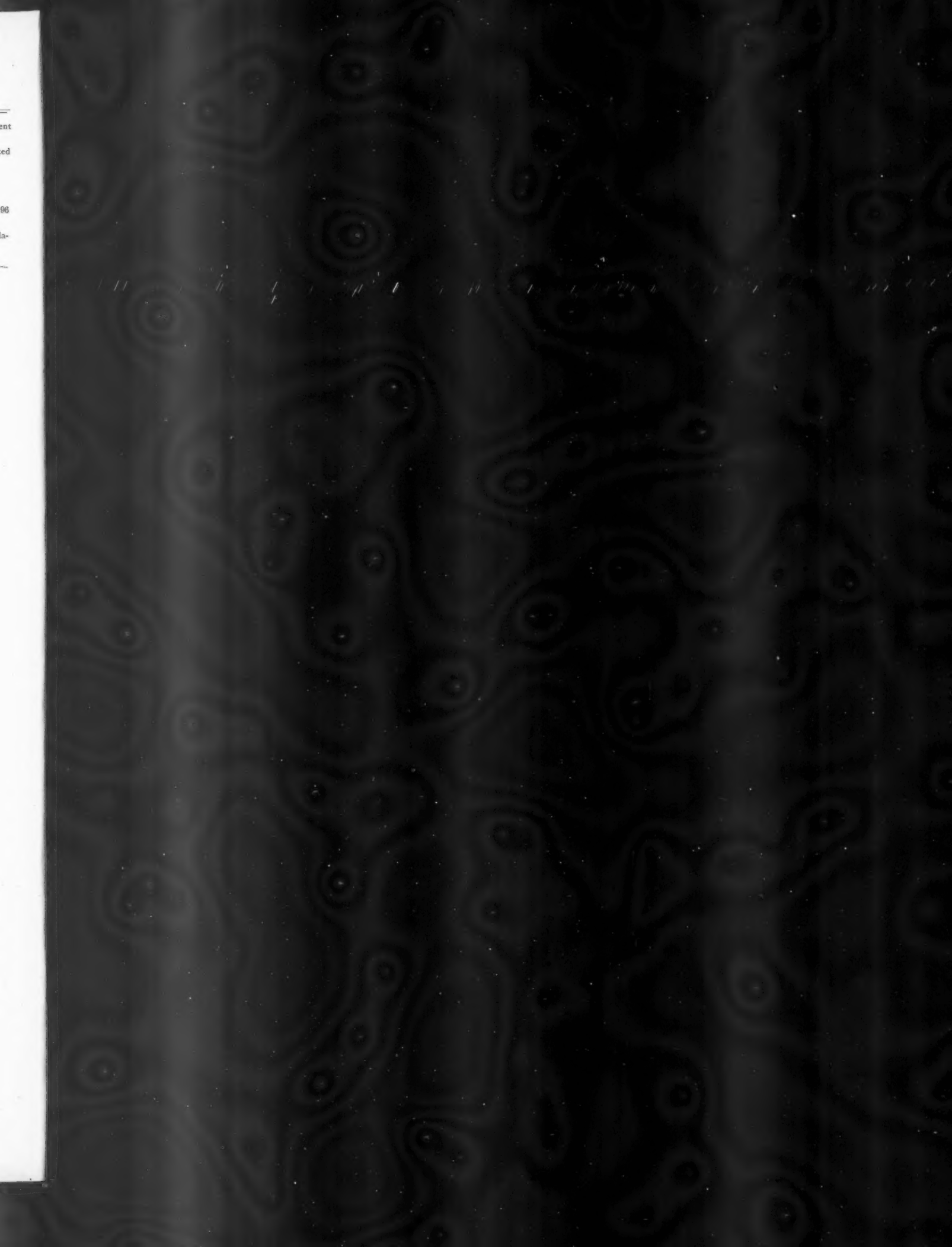
Times-New York Life Controversy, The, 238
Times, The New York, Gross Falsification of the, 220
The Times, The New York Life Brings Another Suit Against, 163
Times, THE SPECTATOR Gives the Lie to The New York, 286
Total Abstinence Life Association, Notice of the, 347

U

UNDERWRITING? What Is Sound, 26, 27
Union Life of Omaha, Notice of the, 229
United Underwriters of Atlanta, Notice of the, 242

V

"VERITAS" of St. Louis, 63
Vermont Association of Life Underwriters, The, 313

W

WARRANTY as to Rates, 92
Washington Union of Cleveland, Comment on the, 87
Washington Union of Cleveland, Letter from the, 91
Weekly Underwriter's Criticism, Reply to The, 271
Weekly Underwriter Sued by Geo. W. Miller—Its Statement About J. H. Goodsell, The, 219
Weekly Underwriter's Libel Suit, The, 266
West Coast Fire and Marine, Temporary Receiver Appointed for the, 241
What Is Endowment Assurance? 29, 30
What Is Sound Underwriting? 26, 27
Whiting, John H. C., Death of, 71
Wild-Cats are Organized, How, 334
Wills, Frank J., on Annuity vs. Life Assurance, 141
Worcester Chemical Compartment Fire Pail, Notice of the, 96
World's Fair, New York and the, 323
Wright, W. C., Corrects Two Errors, 57
Wright, Walter C., on "Illustrations of Surplus Accumulations," 140